

**Information to identify the case:**

Debtor 1	Deanna C. Deanes	Social Security number or ITIN xxx-xx-8863
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 7/30/19
Case number: 19-22988-JAD		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Deanna C. Deanes	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	613 Walnut Street Irwin, PA 15642	
<b>4. Debtor's attorney</b> Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721  Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: <a href="mailto:cmevf@chapter13trusteewdpa.com">cmevf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 8/26/19

**For more information, see page 2**

Debtor Deanna C. Deanes

Case number 19-22988-JAD

<b>7. Meeting of creditors</b>	<b>September 23, 2019 at 11:00 AM</b>	<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 11/22/19</b> <b>Filing deadline: 10/8/19</b> <b>Filing deadline: 1/27/20</b>
<p><b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>9/23/19 at 11:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Deanna C. Deanes  
 Debtor

Case No. 19-22988-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dpas  
 Form ID: 309I

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 Total Noticed: 33

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db	+Deanna C. Deanes, 613 Walnut Street, Irwin, PA 15642-3533
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
tr	+Ronda J. Winnencour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15095711	+Debt Rec Sol, 6800 Jericho Turnpike, Syosset, NY 11791-4436
15095714	+M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15095716	+Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
15097448	+Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15095722	+Trident Asset Manageme, 10375 Old Alabama Road Co, Alpharetta, GA 30022-1122

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: ecf@westernpabankruptcy.com Aug 27 2019 03:01:50 Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2019 03:02:29 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 27 2019 03:02:38 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+E-mail/Text: kburkley@bernsteinlaw.com Aug 27 2019 03:03:12 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+EDI: PRA.COM Aug 27 2019 06:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15095702	+EDI: CAPITALONE.COM Aug 27 2019 06:43:00 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15095703	+EDI: PHINGENESIS Aug 27 2019 06:43:00 Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499
15095704	+E-mail/Text: kzoepfel@credit-control.com Aug 27 2019 03:02:42 Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628-6404
15095705	+EDI: WFNNB.COM Aug 27 2019 06:43:00 Comenity Bank/gnteagle, Po Box 182789, Columbus, OH 43218-2789
15095706	+EDI: WFNNB.COM Aug 27 2019 06:43:00 Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15095707	+EDI: WFNNB.COM Aug 27 2019 06:43:00 Comenitycb/forever21, Po Box 182120, Columbus, OH 43218-2120
15095708	+EDI: WFNNB.COM Aug 27 2019 06:43:00 Comenitycb/ulta, Po Box 182120, Columbus, OH 43218-2120
15095709	+EDI: CRFRSTNA.COM Aug 27 2019 06:43:00 Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
15095710	+EDI: RCSFNBMARIN.COM Aug 27 2019 06:43:00 Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15095712	+EDI: NAVIENTFKASMDOE.COM Aug 27 2019 06:43:00 Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15103401	EDI: RESURGENT.COM Aug 27 2019 06:43:00 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15095713	+EDI: RESURGENT.COM Aug 27 2019 06:43:00 Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15095715	+EDI: TSYS2.COM Aug 27 2019 06:43:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218
15095717	+EDI: NAVIENTFKASMSERV.COM Aug 27 2019 06:43:00 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15095718	+EDI: PRA.COM Aug 27 2019 06:43:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15095719	+EDI: NAVIENTFKASMSERV.COM Aug 27 2019 06:43:00 Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
15095720	+EDI: RMSC.COM Aug 27 2019 06:43:00 Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
15095721	+EDI: RMSC.COM Aug 27 2019 06:43:00 Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
15110715	+EDI: VERIZONCOMB.COM Aug 27 2019 06:43:00 Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Lakeview Loan Servicing LLC
15110694*	+Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15110716*	+Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15110695*	+Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499
15110717*	+Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499
15110696*	+Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628-6404
15110718*	+Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628-6404
15110697*	+Comenity Bank/gnteagle, Po Box 182789, Columbus, OH 43218-2789
15110719*	+Comenity Bank/gnteagle, Po Box 182789, Columbus, OH 43218-2789

District/off: 0315-2

User: dpas  
Form ID: 309I

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Total Noticed: 33

Date Rcvd: Aug 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
15110698\* +Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789  
15110720\* +Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789  
15110699\* +Comenitycb/forever21, Po Box 182120, Columbus, OH 43218-2120  
15110721\* +Comenitycb/forever21, Po Box 182120, Columbus, OH 43218-2120  
15110700\* +Comenitycb/ulta, Po Box 182120, Columbus, OH 43218-2120  
15110722\* +Comenitycb/ulta, Po Box 182120, Columbus, OH 43218-2120  
15110701\* +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
15110723\* +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
15110702\* +Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
15110724\* +Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
15110703\* +Debt Rec Sol, 6800 Jericho Turnpike, Syosset, NY 11791-4436  
15110725\* +Debt Rec Sol, 6800 Jericho Turnpike, Syosset, NY 11791-4436  
15110704\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
15110726\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
15110705\* +Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269  
15110727\* +Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269  
15110706\* +M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900  
15110728\* +M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900  
15110707\* +Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
15110729\* +Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
15110708\* +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271  
15110730\* +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271  
15110709\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
15110731\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
15110710\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
15110732\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
15110711\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
15110733\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
15110712\* +Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  
15110734\* +Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  
15110713\* +Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005  
15110735\* +Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005  
15110714\* +Trident Asset Manageme, 10375 Old Alabama Road Co, Alpharetta, GA 30022-1122  
15110736\* +Trident Asset Manageme, 10375 Old Alabama Road Co, Alpharetta, GA 30022-1122  
15110737\* +Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTALS: 1, \* 43, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Lawrence W. Willis on behalf of Debtor Deanna C. Deanes ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com/willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecoeur cmeecf@chapter13trusteeewdpa.com

TOTAL: 5